

January 26, 2014

Via Priority Mail with Delivery Confirmation

,

Re: Demand for Payment

Please be advised that owes the sum of \$0.00 because .

This will be 's only chance to settle this matter before files suit against in Small Claims Court. is agreeable to a lump sum payment, or to a payment plan. Please contact me on or before February 5, 2014 for purposes of settling this matter. If I do not hear from on or before February 5, 2014, will file a lawsuit against without further notice. It is in 's best interest to settle this matter before a lawsuit is filed. If a judgment is obtained against , it will negatively affect 's ability to get credit, will be ordered to pay court costs, and will incur interest at a rate of 10% per annum.

Based on the foregoing, I expect payment in the amount of \$0.00 made payable to , , , no later than February 5, 2014. (I can be reached at: (XXX)XXX-XXXX.) If decides to ignore this demand for payment, will further pursue all of its legal remedies without further notice to . This letter serves as evidence that has attempted to resolve this matter informally.

Sincerely,

,
(XXX)XXX-XXXX